

Attorney Docket No. SOM919980031US2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application

Applicant(s): Mark Linehan
Docket No.: SOM919980031US2
Serial No.: 10/622,058
Filing Date: July 17, 2003
Group: 3621
Examiner: To Be Assigned

I hereby certify that this paper is being deposited on this date with the U.S. Postal Service as first class mail addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Signature: Lisa L. Vulpis Date: January 6, 2004

Title: Four-Party Credit/Debit
Payment Protocol

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, Applicant's attorney wishes to bring to the attention of the Patent and Trademark Office the following documents listed on the accompanying Form PTO-1449. A copy of each listed document is enclosed, other than published U.S. patent documents, together with the search report that listed these documents.

U.S. Patent Documents

1. U.S. Patent No. 5,850,446 issued on 12/15/98 to Madapurmath et al.
2. U.S. Patent No. 5,744,787 issued on 04/28/98 to Teicher
3. U.S. Patent No. 5,950,197 issued on 12/31/96 to Chen et al.

Foreign Patent Documents

1. PCT International Application WO 98/21679 A published 05/22/98
2. PCT International Application WO 97/41540 A published 11/06/97

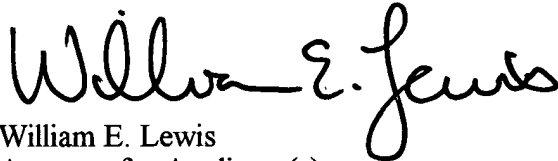
Other Documents

1. "SET Secure Electronic Transaction Specification Book 1: Business Description," Version 1, pp. 1-72, May 1997.

The undersigned certifies in accordance with 37 C.F.R. §1.97(e)(1) that each item listed above was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. It is believed that there is no fee due in conjunction with the filing of this Information Disclosure Statement. In the event of non-payment or improper payment of a required fee, the Commissioner is authorized to charge or to credit **International Business Machines Corporation Deposit Account No. 09-0459** as required to correct the error.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made, or as an admission that the information cited is considered to be material to patentability, or as a representation that no other material information exists.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "William E. Lewis". The signature is fluid and cursive, with the first name "William" being the most prominent part.

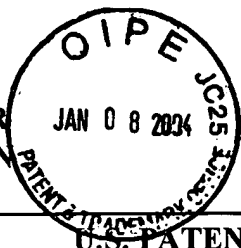
Date: January 6, 2004

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FORM PTO-1449 (MODIFIED)

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LIST OF PUBLICATIONS FOR
APPLICANT'S INFORMATION
DISCLOSURE STATEMENT



U.S. PATENT DOCUMENTS

EXAMINER		DOCUMENT NO.	DATE	NAME	CLASS/SUBCLASS	FILING DATE
INITIAL						IF APPROPRIATE
___	1.	5,850,446	12/15/98	Madapurmath et al.		
___	2.	5,744,787	04/28/98	Teicher		
___	3.	5,590,197	12/31/96	Chen et al.		

FOREIGN PATENT DOCUMENTS

EXAMINER		DOCUMENT NO.	DATE	COUNTRY	CLASS/SUBCLASS	TRANSLATION	
INITIAL						YES	NO
___	1.	WO 98/21679 A	05/22/98	PCT			
___	2.	WO 97/41540 A	11/06/97	PCT			

OTHER DOCUMENTS

EXAMINER

INITIAL	REF NO.	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.	
___	1.	"SET Secure Electronic Transaction Specification Book 1: Business Description," Version 1, pp. 1-72, May 1997.	